

UNITED STATES CIVIL SERVICE COMMISSION
 BUREAU OF RETIREMENT AND INSURANCE
 WASHINGTON 25, D.C.

ADDRESS REPLY TO
 "U.S. CIVIL SERVICE COMMISSION"
 AND REFER TO

FILE RH:EFM

AND DATE OF THIS LETTER

APR 26 1961

STAT

Government Employees Health Association, Inc.
 P. O. Box 463
 Washington, D. C.

STAT

PP
Isaac W
Bee

Dear [redacted]

STAT

We have now tabulated 40,520 Employee Health Benefits Questionnaires, including 5,760 from employees who are not enrolled and who therefore did not answer the questions. The enclosed tables summarize (cumulatively) the responses of the 34,760 who are enrolled.

Table 1 is an overall summary of results. Line 1 applies to all carriers combined. Following that is detailed information, by option, for your plan. This table is comparable to the one that was numbered 7 in our first summary.

Tables 2 and 2-A give reasons for dissatisfaction among employees who have actually used the plans, and Tables 4 and 4-A list (in descending order of frequency of mention) the plan changes most desired by employees. An additional copy of the code sheet is enclosed for ease of interpretation.

The next summaries will be made in about three weeks and you will be informed of the results.

When you come in to discuss the new contract, we hope to go over with you some of the comments from the questionnaires which produced these statistics.

Sincerely yours,

Andrew E. Ruddock

Andrew E. Ruddock
 Director

Enclosures

HEALTH BENEFITS SURVEY SUMMARY

BY CARRIER

(Based on 40,520 Employee Questionnaires)
5,760 "Not Enrolled"TABLE 1
April 18, 1961

| Carrier | State | Number of Responses | Willing to Keep Present Plan? | | | Satisfaction of Users | | | Suggestions Re Own Plans | | Suggestions Re Overall Program | |
|---------|-------|---------------------|-------------------------------|------------------|-----------------|-----------------------|-----------|------------------|--------------------------|------------|--------------------------------|------------|
| | | | Yea | No | haven't Decided | Total Users | Satisfied | Not Satis. | Made Suggest. | No Comment | Made Suggest. | No Comment |
| ALL | ALL | 34,760 | 29,558 | 3,510 (10.1%) | 1,692 | 12,349 (35.5%) | 10,127 | 2,222 (18.0%) | 10,992 | 23,768 | 6,975 | 27,785 |

(No Responses from Your Plan)

CODE FOR NARRATIVE RESPONSES
QUESTIONS 3 AND 4-A

- 37 Delay in settling claims
- 38 Claim forms/procedures
- 39 Doctors/hospitals not informed/helpful
- 40 Carriers not informed/helpful
- 41 Contract not being observed/plan misrepresented
- 42 Competence/availability/attitude of medical staff/facilities/services
- 43 ID cards
- 44 Need local claims/information service from carrier
- 45 Other
- 46
- 47
- 48
- 49
- 50 Maternity
- 51 X-ray, laboratory, diagnostic
- 52 Dental
- 53 Home/office calls; non-surgical in hospital; comprehensives' service fees
- 54 Drugs and medicines; \$30 Aetna
- 55 Preventive, including health education/periodic physicals/immunizations
- 56 Hospital room
- 57 Specialists' services (consultants, chiropractors, physical therapy, podiatrists, anesthesiologists, etc.)
- 58 Other
 - (nursing care/maternity for self-only enrollees/ambulance/Christian Science/blood/plasma
- 59 Eye glasses/examinations
- 60 Mental
- 61 TB
- 62 Emergency/accident
- 63 Exclusion of other specific diseases (polio, skin disease, diseases of mouth and gums)
- 64
- 65 Deductible
- 66 Fee schedules/co-pay ratio/higher cost for lower benefits/doesn't pay enough
- 67 Income ceiling/service benefits
- 68 More basic/first \$ coverage/out-patient
- 69 More catastrophic/maximum benefit
- 70 Double coverage
- 71 Non-service/out-of-area benefits
- 72 Non-member/excluded institutions (including nursing homes)/non-member doctors
- 73 Other (occupational injuries
- 74 Less Basic
- 75 Less catastrophic
- 76 Benefit period/confinement/admission/calendar year
- 77 Fewer days hospitalization
- 78 More days hospitalization
- 79 Act of war injuries
- 80

April 17, 1961

TABLE 2-All Plans, All States

HEALTH BENEFITS QUESTIONNAIRE

DISSATISFACTION OF USERS

(Based on Questionnaires from 40,520 Employees)

| Carrier | State | Complaint | Total Number of Mentions | Number by Option | | | | | | |
|---------|-------|-----------|--------------------------------|------------------|-----|----|---|-----|---|-------|
| | | | | 1 | 2 | 3 | 4 | 5 | 6 | Other |
| All | All | 37 | 589 | 54 | 394 | 20 | 1 | 113 | 7 | 3 |
| | | 38 | 365 | 35 | 256 | 20 | 2 | 46 | 3 | 1 |
| | | 66 | 235 | 18 | 178 | 5 | 1 | 30 | 2 | 3 |
| | | 68 | 166 | 18 | 107 | 10 | | 22 | 6 | 3 |
| | | 65 | 127 | 19 | 90 | 2 | | 14 | | 2 |
| | | 51 | 117 | 17 | 80 | 9 | | 8 | 1 | 2 |
| | | 50 | 102 | 2 | 79 | 5 | | 13 | 1 | 2 |
| | | 42 | 100 | 25 | 59 | 5 | 2 | 5 | | 4 |
| | | 39 | 95 | 9 | 57 | 3 | | 25 | 1 | |
| | | 41 | 95 | 10 | 59 | 7 | 4 | 15 | | |
| | | 62 | 90 | 11 | 64 | 6 | | 9 | | |
| | | 40 | 81 | 8 | 60 | 2 | | 11 | | |
| | | 53 | 76 | 13 | 47 | 1 | | 12 | | 3 |
| | | 44 | 70 | 3 | 56 | 3 | | 7 | 1 | 1 |
| | | 57 | 39 | 3 | 24 | 5 | | 6 | | |
| | | 52 | 36 | 4 | 26 | | 1 | 5 | | |
| | | 54 | 23 | 4 | 15 | | | 4 | | |
| | | 70 | 19 | 2 | 10 | 3 | 1 | 3 | 1 | |
| | | 45 | 18 | 2 | 12 | | | 2 | | |
| | | 72 | 18 | 4 | 11 | 1 | | 1 | | |
| | | 58 | 15 | 1 | 12 | | | 1 | | |
| | | 56 | 12 | 1 | 10 | | | 1 | | |
| | | 43 | 10 | 2 | 7 | 1 | | | | |
| | | 67 | 9 | 2 | 6 | | | | | |

| | | | | | | | | | | | | |
|---|----|---|------|-----|------|-----|----|-----|----|----|---|---|
| 3 | 55 | 8 | 2 | 4 | | 1 | | 1 | 1 | 1 | 1 | 1 |
| 3 | 69 | 7 | 3 | 4 | | | | | | | | |
| 3 | 73 | 7 | 1 | 3 | 6 | | | | | | | |
| 3 | 76 | 7 | | 4 | 3 | | | | | | | |
| 3 | 71 | 5 | | 4 | 4 | | | | | | | |
| 3 | 60 | 4 | | 4 | 4 | | | | | | | |
| 3 | 59 | 2 | | 1 | 1 | | | | | | | |
| 3 | 77 | 2 | | 1 | 1 | | | | | | | |
| 3 | 27 | 1 | | 1 | 1 | | | | | | | |
| 3 | 32 | 1 | | 1 | 1 | | | | | | | |
| 3 | 36 | 1 | | 1 | 1 | | | | | | | |
| 3 | 47 | 1 | | 1 | 1 | | | | | | | |
| 3 | 63 | 1 | | 1 | 1 | | | | | | | |
| 3 | 75 | 1 | | | | | | | | | | |
| | | | 2555 | 273 | 1750 | 112 | 12 | 362 | 23 | 23 | | 1 |

HEALTH BENEFITS SURVEY
 PLAN CHANGES MOST DESIRED
 BY USERS AND NON USERS

April 14, 1961
 TABLE 4 - All Plans, All States

(Based on Questionnaires from 40,520 Employees)

| Change Desired | Number of Mentions | Number by Option | | | | | | |
|-------------------|--------------------------|------------------|------|----|----|-----|----|-------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | Other |
| 4 65 | 3135 | 411 | 2142 | 76 | 27 | 450 | 14 | 16 |
| 4 66 | 1728 | 192 | 1188 | 35 | 16 | 275 | 11 | 11 |
| 4 68 | 1583 | 279 | 1010 | 31 | 14 | 231 | 6 | 12 |
| 4 38 | 1473 | 213 | 967 | 51 | 3 | 221 | 12 | 6 |
| 4 53 | 1093 | 191 | 577 | 33 | 14 | 141 | 8 | 9 |
| 4 51 | 872 | 169 | 554 | 46 | 12 | 84 | 4 | 3 |
| 4 52 | 847 | 118 | 547 | 23 | 9 | 139 | 8 | 3 |
| 4 50 | 599 | 23 | 437 | 30 | 1 | 97 | 3 | 8 |
| 4 44 | 346 | 69 | 367 | 31 | 2 | 92 | 3 | 2 |
| 4 54 | 476 | 64 | 321 | 15 | 7 | 64 | 2 | 3 |
| 4 37 | 395 | 46 | 255 | 13 | 3 | 74 | 2 | 2 |
| 4 69 | 384 | 70 | 235 | 6 | 4 | 66 | 1 | 3 |
| 4 55 | 338 | 77 | 202 | 15 | 4 | 38 | 1 | 1 |
| 4 42 | 245 | 55 | 156 | 15 | 2 | 11 | 6 | 1 |
| 4 56 | 244 | 50 | 139 | 6 | 4 | 42 | 2 | 1 |
| 4 57 | 240 | 47 | 131 | 12 | 2 | 45 | 3 | 1 |
| 4 62 | 239 | 25 | 156 | 12 | | 40 | | 3 |
| 4 67 | 220 | 35 | 161 | 2 | 3 | 19 | | 2 |
| 4 72 | 168 | 39 | 100 | 6 | 3 | 18 | 1 | 1 |
| 4 58 | 166 | 41 | 88 | 11 | 3 | 21 | 1 | 2 |
| 4 59 | 165 | 36 | 91 | 9 | 3 | 23 | 2 | |
| 4 39 | 155 | 21 | 92 | 9 | 2 | 29 | | 2 |
| 4 76 | 132 | 19 | 101 | 3 | | 7 | | |

| | | | | | | | | | |
|---|----|-------|------|-------|-----|-----|------|----|-----|
| 4 | 43 | 85 | 12 | 54 | 5 | 1 | 13 | 1 | |
| 4 | 60 | 78 | 10 | 52 | 4 | 1 | 11 | | |
| 4 | 40 | 77 | 9 | 55 | 3 | | 9 | | |
| 4 | 71 | 73 | 17 | 48 | 2 | | 5 | | |
| 4 | 75 | 70 | 8 | 54 | 1 | | 5 | | |
| 4 | 78 | 67 | 3 | 40 | 3 | 3 | 18 | | |
| 4 | 73 | 46 | 11 | 27 | | 1 | 7 | | |
| 4 | 74 | 37 | 2 | 20 | 1 | 1 | 13 | | |
| 4 | 45 | 36 | 9 | 21 | 2 | 1 | 3 | | |
| 4 | 41 | 33 | 5 | 19 | 2 | | 6 | | |
| 4 | 61 | 24 | 4 | 14 | 1 | | 5 | | |
| 4 | 77 | 24 | 1 | 16 | | 1 | 4 | | |
| 4 | 63 | 12 | 3 | 6 | | | 2 | | |
| 4 | 79 | 3 | 2 | 1 | | | 1 | | |
| 4 | 27 | 1 | | | | | | | |
| 4 | 28 | 1 | | | | | | | |
| 4 | 33 | 1 | | | | | | | |
| 4 | 35 | 1 | | | | | | | |
| 4 | 48 | 1 | | | | | | | |
| 4 | 64 | 1 | | | | | | | |
| 4 | 96 | 1 | | | | | | | |
| | | 16224 | 2404 | 10623 | 507 | 150 | 2341 | 95 | 104 |